

-----Original Message-----

From: Margaret [<mailto:margarethd@sbcglobal.net>]

Sent: Sunday, February 28, 2010 6:02 PM

To: EBSA, E-ORI - EBSA

Subject: 2010 Investment Advice Proposed Rule

The biggest favor to do for investors is get rid of 401s altogether; or keep them for those who want them and let the rest of us invest in retirement vehicles using equities/bonds of our own choosing.

Margaret Dower
1112 Highland St.
Houston TX 77009